

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: EDWARD VARNER  
MAXINE C VARNER

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Case No.: 05-32578

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/17/2005.
- 2) This case was confirmed on 02/13/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/08/2010.
- 6) Number of months from filing to the last payment: 61
- 7) Number of months case was pending: 64
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 1,005.00
- 10) Amount of unsecured claims discharged without payment \$ 34,816.82
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 120,085.36
Less amount refunded to debtor	\$ 1,285.36
<b>NET RECEIPTS</b>	<b>\$ 118,800.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,700.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 7,582.11
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 10,282.11**

Attorney fees paid and disclosed by debtor **\$ .00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN GENERAL FIN	SECURED	9,880.00	.00	9,901.00	9,901.00	1,629.89
AMERICAN GENERAL FIN	SECURED	1,950.00	.00	1,950.00	1,950.00	913.05
AMERICAN GENERAL FIN	UNSECURED	NA	NA	NA	.00	.00
AMERICAN GENERAL FIN	SECURED	103,565.00	.00	83,326.00	83,326.00	.00
AMERICAN GENERAL FIN	SECURED	2,600.00	.00	2,600.00	2,600.00	.00
AMERICAN GENERAL FIN	SECURED	1,000.00	.00	.00	.00	.00
ROBERT J ADAMS & ASS	PRIORITY	2,910.00	NA	NA	.00	.00
BLATT HASENMILLER LE	UNSECURED	945.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	385.00	1,002.03	1,002.03	425.25	.00
CERTIFIED SVC	UNSECURED	30.00	NA	NA	.00	.00
POSTAL EMPLOYEES CRE	UNSECURED	7,865.00	5,848.99	5,848.99	5,848.99	.00
CITIFINANCIAL	UNSECURED	7,680.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	535.00	535.83	535.83	227.40	.00
ASSET ACCEPTANCE LLC	UNSECURED	10,000.00	9,090.72	9,090.72	.00	.00
HSBC	UNSECURED	2,430.00	NA	NA	.00	.00
ILLINOIS DEPT OF REV	UNSECURED	1,800.00	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	3,400.00	3,608.25	3,608.25	.00	.00
ASSOCIATE AREA COUNS	OTHER	.00	NA	NA	.00	.00
D PATRICK MULLARKEY	OTHER	.00	NA	NA	.00	.00
US ATTORNEYS OFFICE	OTHER	.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	1,830.00	NA	NA	.00	.00
NATIONWIDE CREDIT &	UNSECURED	1,715.00	NA	NA	.00	.00
OSI COLLECTION SERVI	UNSECURED	105.00	NA	NA	.00	.00

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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PEOPLES GAS LIGHT &	UNSECURED	1,260.00	1,312.20	1,312.20	556.88	.00
US EMPLOYEES CREDIT	UNSECURED	2,660.00	NA	NA	.00	.00
B-LINE LLC	UNSECURED	NA	1,842.23	1,842.23	781.82	.00
ROBERT J ADAMS & ASS	PRIORITY	NA	.00	194.00	194.00	.00
CAPITAL ONE	UNSECURED	NA	385.52	385.52	163.61	.00
SHAUNA VARNER	OTHER	.00	NA	NA	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	93,227.00	93,227.00	1,629.89
Mortgage Arrearage	2,600.00	2,600.00	.00
Debt Secured by Vehicle	1,950.00	1,950.00	913.05
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	97,777.00	97,777.00	2,542.94
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	6,042.99	6,042.99	.00
<b>TOTAL PRIORITY:</b>	6,042.99	6,042.99	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	17,776.78	2,154.96	.00

**Disbursements:**

Expenses of Administration	\$ 10,282.11	
Disbursements to Creditors	\$ 108,517.89	
<b>TOTAL DISBURSEMENTS:</b>		\$ 118,800.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/14/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.